

State of Washington
Office of the Insurance Commissioner
1999 Washington Market Share and Loss Ratio
Line of Business: Accident and Health

Top 40 Authorized Companies
Zero Premium Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Type(1)	Premiums Written	Market Share	Premiums Earned	Losses Incurred(2)	Loss Ratio	Enrollment(3)
1	Regence Blueshield	53902	WA	HCSC	\$1,340,256	19.34%	\$1,329,621	\$1,134,200	85.30%	836,227
2	Premiera Blue Cross	47570	WA	HCSC	\$1,120,032	16.16%	\$1,124,269	\$951,946	84.67%	703,583
3	Group Health Coop. Of Puget Sound	95672	WA	HMO	\$957,304	13.81%	\$939,272	\$852,806	90.79%	438,554
4	Pacificare Of WA	48038	WA	HCSC	\$417,872	6.03%	\$414,404	\$368,648	88.96%	139,345
5	Washington Dental Service	47341	WA	HCSC	\$234,293	3.38%	\$234,016	\$211,550	90.40%	843,913
6	Premiera Healtholus	95630	WA	HMO	\$229,444	3.31%	\$229,426	\$197,605	86.13%	109,988
7	Kaiser Fndtn Health Plan NW	95540	OR	HMO	\$176,235	2.54%	\$174,521	\$170,693	97.81%	91,325
8	United Healthcare Ins Co	79413	CT	L&D	\$151,586	2.19%	\$152,949	\$124,245	81.23%	
9	Northwest Washington Medical Bureau	47309	WA	HCSC	\$147,422	2.13%	\$146,154	\$140,960	96.45%	104,229
10	Community Health Plan Of Washington	47049	WA	HCSC	\$143,214	2.07%	\$143,214	\$125,485	87.62%	128,938
11	Options Health Care	47055	WA	HCSC	\$138,121	1.99%	\$138,124	\$122,479	88.67%	66,278
12	Virginia Mason Gro Hlth Alliance	47376	WA	HCSC	\$135,580	1.96%	\$135,580	\$118,493	87.40%	77,853
13	Aetna US Healthcare Of WA	47060	WA	HCSC	\$105,914	1.53%	\$105,914	\$97,985	92.51%	81,486
14	KPS Health Plans In Rehabilitation	53872	WA	HCSC	\$105,645	1.52%	\$105,643	\$99,014	93.73%	45,130
15	Aetna US Healthcare Inc	95484	WA	HMO	\$94,428	1.36%	\$93,556	\$86,277	92.22%	47,037
16	Molina Healthcare Of Wa Inc.	96270	WA	HMO	\$84,627	1.22%	\$84,627	\$78,905	93.24%	65,069
17	First Choice Health Plan	47046	WA	HCSC	\$81,007	1.17%	\$78,040	\$69,688	89.30%	56,764
18	Regencecare	95648	WA	HMO	\$73,807	1.07%	\$72,804	\$71,761	98.57%	47,402
19	Standard Ins Co	69019	OR	L&D	\$67,735	0.98%	\$68,134	\$69,051	101.35%	
20	Unum Life Ins Co Of Amer	62235	ME	L&D	\$41,690	0.60%	\$41,291	\$36,593	88.62%	
21	Aetna Life Ins Co	60054	CT	L&D	\$33,795	0.49%	\$32,706	\$21,689	66.32%	
22	Principal Life Ins Co	61271	IA	L&D	\$30,246	0.44%	\$30,444	\$29,708	97.58%	
23	Continental Assur Co	62413	IL	L&D	\$29,697	0.43%	\$28,431	\$21,241	74.71%	
24	Providence Health Plan	95005	OR	HCSC	\$29,430	0.42%	\$27,294	\$24,709	90.53%	14,135
25	Reliance Natl Ins Co	40592	DE	P&C	\$29,031	0.42%	\$28,829	\$28,940	100.39%	
26	Regence NW Health	47350	WA	HCSC	\$27,527	0.40%	\$26,882	\$25,315	94.17%	19,761
27	Guardian Life Ins Co Of Amer	64246	NY	L&D	\$26,669	0.38%	\$26,785	\$23,224	86.70%	
28	Clark United Providers	47047	WA	HCSC	\$26,202	0.38%	\$26,202	\$20,920	79.84%	20,759
29	United Of Omaha Life Ins Co	69868	NE	L&D	\$24,711	0.36%	\$23,969	\$12,687	52.93%	
30	Mega Life & Health Ins Co The	97055	OK	L&D	\$23,951	0.35%	\$24,153	\$10,789	44.67%	
31	Regence BCBS OR	54933	OR	HCSC	\$23,692	0.34%	\$23,615	\$20,522	86.90%	21,419
32	Vision Service Plan	47317	WA	LHCSC	\$22,894	0.33%	\$22,911	\$16,813	73.38%	595,572
33	General Electric Capital Asr Co	70025	DE	L&D	\$22,757	0.33%	\$23,591	\$7,404	31.38%	
34	Continental Cas Co	20443	IL	P&C	\$21,765	0.31%	\$13,063	\$14,829	113.51%	
35	Regence Health Maintenance OR Inc	96250	OR	HMO	\$19,676	0.28%	\$19,636	\$16,963	86.39%	12,784
36	American Family Life Asr Co Columbus	60380	GA	L&D	\$19,196	0.28%	\$19,398	\$8,009	41.29%	
37	John Alden Life Ins Co	65080	MN	L&D	\$16,699	0.24%	\$16,561	\$12,345	74.54%	
38	Bankers Life & Casualty Co	61263	IL	L&D	\$16,267	0.23%	\$16,230	\$6,309	38.87%	
39	New York Life Ins Co	66915	NY	L&D	\$15,884	0.23%	\$15,505	\$17,718	114.27%	
40	Prudential Ins Co Of Amer	68241	NJ	L&D	\$15,276	0.22%	\$16,202	\$10,996	67.86%	
All 402 Other Companies					\$607,984	8.77%	\$603,547	\$361,433	87.34%	128,499
Totals (Loss Ratio is average)(4)					\$6,929,562	100.00%	\$6,877,510	\$5,840,946	84.93%	4,696,050

(1)L&D=Life and Disability Ins. Co., P&C=Property and Casualty Ins. Co., HMO=Health Maintenance Organization, HCSC=Health Care Service Contractor, LHCSC=Limited HCSC, F=Fraternel

(2)Also means claims and benefits incurred.

(3)Washington enrollment not provided by insurance companies.

(4)Totals do not represent all health coverage in Washington